Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: MUTM-125656185 State: ArkansasLH

Advertising - AFN40101-383

TOI: MS05I Individual Medicare Supplement - SERFF Status: Closed State Tr Num: 39039

Standard Plans

Sub-TOI: MS05I.001 Plan A Co Tr Num: KAREN HOWLAND State Status: Under Review

Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler

Author: Karen Howland Disposition Date: 06/06/2008

Date Submitted: 05/19/2008 Disposition Status: Filed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Status of Filing in Domicile:

Project Number: AFN40101-383

Date Approved in Domicile:

Requested Filing Mode: Domicile Status Comments:

Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

State Status Changed: 06/05/2008 Deemer Date:

Corresponding Filing Tracking Number: Filing Description:

Filing Status Changed: 06/06/2008

NAIC #261-69868 FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Website Pages: AFN40101-383, AFN40101-384,

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

AFN40101-381, AFN40101-380 & AFN40101-382

Enclosed for review by your Department is a copy of the above-captioned advertising. The forms are new and are not intended to replace any previously approved forms. They will be used with appropriate approved forms in your state.

These website pages being filed will follow a gateway page. The gateway page (AFN40101-7), which is not being filed as advertising, will be used for navigation and security purposes. The gateway page controls access to product information and advertising by the user's state of residence. If the consumer wants to view information on the product, the gateway page will instruct the consumer to choose their state and it will bring them into these website pages.

The following is a list of which links connect to each page of the website we are filing for Medicare Supplement.

Starting with the gateway page (AFN40101-7), the prospect will choose their state. The next page that will come up will be AFN40101-383, and then the following links will connect to these pages:

- Determine Your Need links to AFN40101-384
- Plan Details links to AFN40101-381
- Why Choose Us links to AFN40101-380

The link for "Watch Our Commercial" will show the TV commercial (AFN39641) that was filed with your Department on November 28, 2005.

Under "Related Links" on pages AFN40101-383, AFN40101-384, AFN40101-381 and AFN40101-380 the following link will connect to brochure UC6516_AR that was filed with your Department on May 13, 2008.

On page AFN40101-383 the following link will connect to this page:

See how Mutual Omaha exceeds expectations. Links to AFN40101-380.

On page AFN40101-384 the following link will connect to this page:

See what Medicare may not pay. Links to AFN40101-382.

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

The brochures and television commercial will be updated if newer versions are approved or filed with your Department.

Also, we request that any wording printed in brackets be considered variable. We would like to file it in this variable format so we would not have to file it year after year due to changes in the amounts. The variable will be amounts for the new co-pays and deductibles set up by Medicare. These variables will change each year when the new co-payments and deductibles go into affect. There will not be any other changes to the advertisements in the following year(s). If there is a change to the verbiage, we will re-file the advertisements when needed.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Mike Trebold

Product and Advertising Compliance Consultant

Regulatory Affairs

Phone: 402-351-2654

Fax: 402-351-5298

E-mail: advfilings@mutualofomaha.com

kh

Company and Contact

Filing Contact Information

Mike Trebold, Product & Advertising mike.trebold@mutualofomaha.com

Compliance Consultant

Regulatory Affairs (402) 351-2654 [Phone] Omaha, NE 68175 (402) 351-5298[FAX]

Filing Company Information

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska

Mutual of Omaha Plaza Group Code: 261 Company Type: Life Insurance

SERFF Tracking Number: MUTM-125656185 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 39039

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Omaha, NE 68175 Group Name: State ID Number:

(402) 351-6420 ext. [Phone] FEIN Number: 47-0322111

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Filing Fees

Fee Required? Yes

Fee Amount: \$125.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

United of Omaha Life Insurance Company \$125.00 05/19/2008 20395979

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/06/2008	06/06/2008

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Disposition

Disposition Date: 06/06/2008

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Item Type	Item Name	Item Status	Public Access
Supporting Document	Gateway Page - AFN40101-7	Filed	No
Supporting Document	Memorandum of Variability - AFN40101-383	Filed	No
Supporting Document	Memorandum of Variability - AFN40101-384	Filed	No
Supporting Document	Memorandum of Variability - AFN40101-380	Filed	No
Supporting Document	Memorandum of Variability - AFN40101-381	Filed	No
Supporting Document	Memorandum of Variability - AFN40101-382	Filed	No
Form	Website Page	Filed	No
Form	Website Page	Filed	No
Form	Website Page	Filed	No
Form	Website Page	Filed	No
Form	Website Page	Filed	No

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Form Schedule

Lead Form Number: AFN40101-383

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
Filed	AFN40101	1- Advertising Website Page	Initial			AFN40101-
	383					383.pdf
Filed	AFN40101	1- Advertising Website Page	Initial			AFN40101-
	384					384.pdf
Filed	AFN40101	1- Advertising Website Page	Initial			AFN40101-
	380					380.pdf
Filed	AFN40101	1- Advertising Website Page	Initial			AFN40101-
	381					381.pdf
Filed	AFN40101	1- Advertising Website Page	Initial			AFN40101-
	382					382.pdf



Customer Access | Contact Us | Site Map

SEARCH GO

Home Products Customer Service Tools About Us Careers

Individual Products

- Overview
- Determine Your Need
- Plan Details
- Why Choose Us

Find an Agent

Consult with a professional Mutual of Omaha representative about your insurance needs.



Medicare Supplement Insurance »

Medicare Supplement Insurance Policy

A Medicare supplement insurance policy helps pay some of the expenses not covered by Medicare. What's more:

- Your out-of-pocket health care costs are reduced
- You choose your own doctors, hospitals and other health care providers
- Your benefits increase along with Medicare's deductibles and co-payments

With companies offering the same standardized insurance plans, your Medicare supplement choice comes down to price and a company's service, reputation and experience with Medicare supplement insurance policies.

See how United of Omaha Life Insurance Company exceeds expectations.

Determine Your Need

As we age, our health care expenses generally increase. Medicare pays many of those costs, but not all. See how a Medicare supplement insurance policy can complete your health care protection.

Plan Details

From basic to comprehensive coverage, there's a United of Omaha Medicare supplement insurance policy for your specific needs and budget.

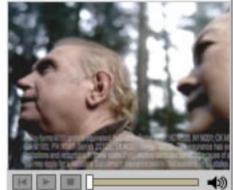
Why Choose Us

Our Medicare supplement insurance policies help give you the financial value and security you seek in your health care coverage.

Watch Our Commercial

Text size:

AA



Related Links

See the Medicare supplement insurance available in your state.

Other Products

Select a Product

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Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in NY. Neither United Of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms UM1, UM2, UM3, UM4, UM5 or state equivalent. This policy has exclusions, limitations and reductions. Coverage may vary by state. An outline of coverage is available upon request. For cost and complete details of coverage, contact a local United of Omaha Insurance agent or office. Each underwriting company is solely responsible for its contractual obligations.



SEARCH

GO

Home Products Customer Service Tools About Us Careers

Individual Products

- Overview
- Determine Your Need
- Plan Details
- Why Choose Us

Find an Agent

Consult with a professional Mutual of Omaha representative about your insurance needs.

>> GET A QUOTE Easy. Quick. No-cost. Medicare Supplement Insurance »

Text size:

Who needs a Medicare supplement insurance policy?

Original Medicare pays for many health care services and supplies, but it doesn't pay all of your health care costs. You must pay these expenses which are often deductibles, coinsurance and co-payments. See your out-of-pocket costs.

For a monthly premium, a Medicare supplement insurance policy helps you pay all or some of these costs, depending on the policy you choose.

A Medicare supplement insurance policy is for people on Medicare who want:

- Help paying for some health care costs
- To keep their own doctors and hospitals and choose their specialists and other health care providers
- To budget for the premium and not worry about high out-of-pocket expenses
- First-dollar coverage don't have to pay deductibles or co-payments every time they see a doctor
- Their benefits to increase along with Medicare's deductibles and co-payments
- To be covered everywhere in the U.S.
- Their providers to file the claims so they don't have to hassle with paperwork
- Guaranteed renewable insurance so they can keep their policy as long as they pay their premiums on time



Related Links

See the Medicare supplement insurance available in your state.

Other Products

Select a Product

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Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in NY. Neither United Of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms UM1, UM2, UM3, UM4, UM5 or state equivalent. This policy has exclusions, limitations and reductions. Coverage may vary by state. An outline of coverage is available upon request. For cost and complete details of coverage, contact a local United of Omaha insurance agent or office. Each underwriting company is solely responsible for its contractual obligations.

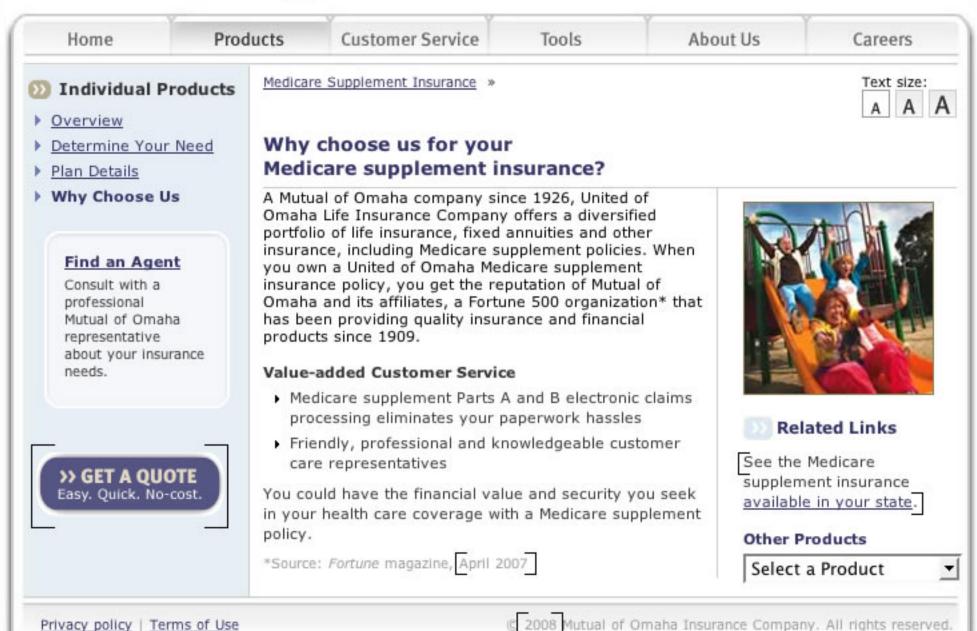
MUTUAL of OMAHA

Begin today.



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SEARCH



Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. United of Omaha Life Insurance Company is licensed nationwide except in NY. Neither United Of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms UM1, UM2, UM3, UM4, UM5 or state equivalent. This policy has exclusions, limitations and reductions. Coverage may vary by state. An outline of coverage is available upon request. For cost and complete details of coverage, contact a local United of Omaha insurance agent or office. Each underwriting company is solely responsible for its contractual obligations.

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Begin today.



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SEARCH

Products Customer Service About Us Home Tools Medicare Supplement Insurance » **Individual Products**

Text size:

Careers

Overview

- Determine Your Need
- Plan Details
- Why Choose Us

Find an Agent

Consult with a professional Mutual of Omaha representative about your insurance needs.

>> GET A QUOTE Easy. Quick. No-cost.

Our Medicare Supplement Insurance Policies

There are 12 federally standardized Medicare supplement insurance plans (Plans A-L). Insurance companies must offer Plan A and may offer any other plans. We have a policy that helps meet your needs and budget.

Benefits

Most Medicare supplement insurance policies pay these basic benefits:

- Medicare Part A hospital deductible (\$1,024 in 2008), coinsurance plus coverage for 365 additional days after Medicare benefits end
- Medicare Part B coinsurance (generally 20% of Medicare approved expenses)
- First three pints of blood each year

Additional benefits, depending on the plan you choose, pay you for:

- Medicare Part B deductible (\$135 in 2008)
- Medicare Part B excess charges
- At-home recovery visits
- Foreign travel emergency care

How to Select the Right Plan for You

As we age, our health care expenses generally increase and we see the doctor more frequently.

Ask yourself whether you could budget for any of these Medicare Part B costs and choose a Medicare supplement insurance policy according to your needs:

- Medicare Part B calendar-year deductible, \$135 in 2008
- At-home recovery visits for assistance for activities of daily living for your recovery from an illness, injury or surgery
- Charges for excess benefits Your bill for Medicare Part B services and supplies may exceed the Medicare-eligible expense, leaving you to pay the difference on your own. A Medicare supplement policy can help you pay the difference.
- Emergency care received outside the U.S.

In most cases, benefits are paid directly to your providers.

See the Medicare supplement insurance policies available in your state.



Related Links

See the Medicare supplement insurance available in your state.

Other Products

Select a Product

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ustomer Access	1	Contact	Us	1	Site	Мар
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SEARCH Begin today. Home Products Customer Service Tools About Us Careers Medicare Supplement Insurance » Text size: Individual Products AAA Overview Your Out-of-Pocket Costs with Medicare Determine Your Need » Out-of-Pocket Costs Part A: Inpatient Hospital Plan Details Medicare Pays* You Pay* Why Choose Us Feature \$1,024 Deductible Nothing Find an Agent 100% First 60 Days \$0 Consult with a All but \$256 a day \$256 a day Coinsurance 61-90 days professional Mutual of Omaha All but \$512 a day \$512 a day Coinsurance 91-150 days representative about your Insurance Coinsurance 151+ days Nothing Eligible Expenses needs. Blood All but three pints Skilled Nursing Facility Care 100% First 20 Days >> GET A QUOTE All but \$128 a day \$128 a day Coinsurance 21-100 days Easy. Quick. No-cost. Part B: Supplemental Medical Coverage

Feature	Medicare Pays*	You Pay*		
Deductible	Nothing	\$135		
Coinsurance	Generally 80% of Medicare approved expenses	Generally 20% of Medicare approved expenses		
Excess Benefits	Nothing			
Blood	All but three pints			

Additional Benefits

Emergency Care Received Outside the U.S.	Nothing
At-home Recovery Visits	Nothing

*Reflects 2008 Medicare program

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SERFF Tracking Number: MUTM-125656185 State: Arkansas 39039

Filing Company: United of Omaha Life Insurance Company State Tracking Number:

Company Tracking Number: KAREN HOWLAND

TOI: MS05I Individual Medicare Supplement -Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383 Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Supporting Document Schedules

Review Status:

Review Status:

06/06/2008

Satisfied -Name: Gateway Page - AFN40101-7 Filed 06/06/2008

Comments: Attachment: AFN40101-7.pdf

Review Status:

Satisfied -Name: Memorandum of Variability - Filed 06/06/2008

AFN40101-383 Comments:

Attachment:

AFN40101-383 (MoV).pdf

Satisfied -Name: Memorandum of Variability - Filed 06/06/2008

AFN40101-384

Comments: Attachment:

AFN40101-384 (MoV).pdf

Satisfied -Name: Memorandum of Variability - Filed

AFN40101-380

Comments:

Attachment: AFN40101-380 (MoV).pdf

Review Status:

Satisfied -Name: Memorandum of Variability - Filed 06/06/2008

AFN40101-381

Comments:

Attachment:

SERFF Tracking Number: MUTM-125656185 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 39039

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

AFN40101-381 (MoV).pdf

SERFF Tracking Number: MUTM-125656185 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 39039

Company Tracking Number: KAREN HOWLAND

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A

Standard Plans

Product Name: Medicare Supplement Advertising - AFN40101-383

Project Name/Number: Medicare Supplement Advertising/AFN40101-383

Review Status:

Satisfied -Name: Memorandum of Variability - Filed 06/06/2008

AFN40101-382

Comments:

Attachment:

AFN40101-382 (MoV).pdf

MUTUAL of OMAHA Begin today.



Customer Access | Contact Us
SEARCH GO



The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Left Banner



Right Banner



See the Medicare supplement insurance available in your state.

Copyright text

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Explanation

GET A QUOTE

On the rate quote page, the consumer will receive a quote based on demographic (age, gender, and zip code) information they have entered. The quotes are standard non-tobacco rates.

If the consumer is still interested in obtaining a policy, they will be linked to a page to submit contact information that will be passed on to an agent.

All web addresses will be approved Mutual of Omaha websites and could change for tracking purposes.

Related Links

This function will open a PDF of the state's Medicare supplement brochure. The feature may not be functional if a current brochure is not available for a selected state.

The link will not be displayed on the website unless fully functional.

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Left Banner



Right Banner



See the Medicare supplement insurance available in your state.

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The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Left Banner



Right Banner



See the Medicare supplement insurance available in your state.

First Paragraph – Fortune 500® source.

*Source: Fortune magazine, April 2007

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Explanation

GET A QUOTE

On the rate quote page, the consumer will receive a quote based on demographic (age, gender, and zip code) information they have entered. The quotes are standard non-tobacco rates.

If the consumer is still interested in obtaining a policy, they will be linked to a page to submit contact information that will be passed on to an agent.

All web addresses will be approved Mutual of Omaha websites and could change for tracking purposes.

Related Links

This function will open a PDF of the state's Medicare supplement brochure. The feature may not be functional if a current brochure is not available for a selected state.

The link will not be displayed on the website unless fully functional.

Update [Date] for current year.

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

First paragraph

Our Medicare Supplement Insurance Policies

There are 12 federally standardized Medicare supplement insurance plans (Plans A-L). Insurance companies must offer Plan A and may offer any other plans. We have a policy that helps meet your needs and budget.

Left Banner



Table Headings

Medicare Pays*	You Pay*
*Reflects 2008 Medic	care program

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Explanation

Will be updated if additional plans are added.

GET A QUOTE

On the rate quote page, the consumer will receive a quote based on demographic (age, gender, and zip code) information they have entered. The quotes are standard non-tobacco rates.

If the consumer is still interested in obtaining a policy, they will be linked to a page to submit contact information that will be passed on to an agent.

All web addresses will be approved Mutual of Omaha websites and could change for tracking purposes.

Will be updated with the current year.

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Left Banner



Explanation

GET A QUOTE

On the rate quote page, the consumer will receive a quote based on demographic (age, gender, and zip code) information they have entered. The quotes are standard non-tobacco rates.

If the consumer is still interested in obtaining a policy, they will be linked to a page to submit contact information that will be passed on to an agent.

All web addresses will be approved Mutual of Omaha websites and could change for tracking purposes.

Table Headings



Will be updated with the current year.

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